

WHAT IS CLAIMED IS:

1. A computer-assisted method for analyzing financial information of a client of a financial institution, said method comprising:
 - receiving data in a report database, said report database including information related to at least one overdraft occurrence related to said client;
 - analyzing said overdraft occurrence information, wherein said analyzing step includes comparing said overdraft occurrence information to at least one criterion; and,
 - generating a response based on said comparison.
2. The method of Claim 1, wherein said criterion includes a time period associated with at least one of said overdraft occurrences.
3. The method of Claim 2, wherein said time period is selected from the group consisting of a number of days, a number of months, a number of quarters, and a year.
4. The method of Claim 1, wherein said criterion further includes a dollar amount associated with said overdraft occurrence.
5. The method of Claim 1, further comprising generating said response in a chronic report database operatively associated with said report database.

6. The method of Claim 1, further comprising receiving an external report in said report database in connection with generating said response.

7. The method of Claim 6, wherein said external report includes data selected from the group consisting of at least one overdraft occurrence over a dollar amount predefined by the financial institution, a predefined number of consecutive days in overdraft condition, and a daily accumulation of overdraft occurrences.

8. The method of Claim 1, further comprising associating an oversight representative with said response.

9. The method of Claim 1, wherein said response includes an overdraft occurrence history of said client.

10. The method of Claim 1, further comprising displaying more than one of said responses in a summary report.

11. The method of Claim 10, further comprising sorting said summary report by a characteristic selected from the group consisting of active chronics, segment, account manager, relationship manager, treasury manager, market/cost center, reason, status, obligor, and oversight representative.

12. The method of Claim 1, wherein said generating step further comprises documenting one or more reasons for at least one of said overdraft occurrences in said response.

13. The method of Claim 1, further comprising notifying a manager responsible for said client associated with said overdraft occurrence by transmitting said response to said manager.

14. A system for processing financial information of a client of a financial institution, said system comprising:

an overdraft application for receiving data from an overdraft data source, said data including at least one overdraft occurrence associated with a transaction performed in association with said client, said overdraft application configured for analyzing at least one said overdraft occurrence wherein said analyzing step includes comparing said overdraft occurrence information to at least one criterion; and,

a server connection for generating a response associated with said analysis of said overdraft occurrence.

15. The system of Claim 14, further comprising at least one report database operatively associated with said overdraft application for generating said response.

16. The system of Claim 14, further comprising at least one external report configured to provide information for said response.

17. A computer-readable medium containing instructions for assisting a computer system to perform a method for analyzing financial information of a client of a financial institution, said method comprising:

receiving data in a report database, said report database including information related to at least one overdraft occurrence related to said client;

analyzing said overdraft occurrence information, wherein said analyzing step includes comparing said overdraft occurrence information to at least one criterion; and,

generating a response based on said comparison.

18. The medium of Claim 17, wherein said criterion includes a time period associated with at least one of said overdraft occurrences.

19. The medium of Claim 18, wherein said time period is selected from the group consisting of a number of days, a number of months, a number of quarters, and a year.

20. The medium of Claim 17, wherein said criterion further includes a dollar amount associated with said overdraft occurrence.

21. The medium of Claim 17, further comprising generating said response in a chronic report database operatively associated with said report database.

22. The medium of Claim 17, further comprising receiving an external report in said report database in connection with generating said response.

23. The medium of Claim 22, wherein said external report includes data selected from the group consisting of at least one overdraft occurrence over a dollar amount predefined by the financial institution, a predefined number of consecutive days in overdraft condition, and a daily accumulation of overdraft occurrences.

24. The medium of Claim 17, further comprising associating an oversight representative with said response.

25. The medium of Claim 17, wherein said response includes an overdraft occurrence history of said client.

26. The medium of Claim 17, further comprising displaying more than one of said responses in a summary report.

27. The medium of Claim 26, further comprising sorting said summary report by a characteristic selected from the group consisting of active chronics,

segment, account manager, relationship manager, treasury manager, market/cost center, reason, status, obligor, and oversight representative.

28. The medium of Claim 17, wherein said generating step further comprises documenting one or more reasons for at least one of said overdraft occurrences in said response.

29. The medium of Claim 17, further comprising notifying a manager responsible for said client associated with said overdraft occurrence by transmitting said response to said manager.